

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael Scott Harris, Sr  
Debtor

Case No. 11-07902-MDF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: MMchugh  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 48

Date Rcvd: Sep 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2016.

db  
3990368 +Michael Scott Harris, Sr, 190 Lenker Drive, Williamstown, PA 17098-9524  
3990370 +ALLIED INTERSTATE INC, 3000 CORPORATE EXCHANGE DRIVE 5TH FLOOR, COLUMBUS, OH 43231-7689  
3990371 BANK OF AMERICA MORTGAGE, 475 CROSSPOINT PKWY, NY2 001 02 14, GETZVILLE, NY 14068  
3990374 BERKHEIMER ASSOCIATES, 50 N SEVENTH STREET, BANGOR, PA 18013-1795  
3990380 CAC FINANCIAL CORP, 2601 NW EXPRESSWAY, SUITE 1000 EAST, OKLAHOMA CITY, OK 73112-7236  
COMM OF PA DEPT L&I, READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203,  
READING, PA 19602-1152  
3990381 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946,  
HARRISBURG, PA 17121-0946  
3990383 +DAUPHIN COUNTY DOMESTIC RELATIONS, PO BOX 1295, HARRISBURG, PA 17108-1295  
3990384 +DAUPHIN COUNTY TAX CLAIM, 2 SOUTH 2ND STREET, HARRISBURG, PA 17101-2047  
3990387 +GECRB/CAREL, PO BOX 965036, ORLANDO, FL 32896-5036  
3990389 +HEATHER E VERCHICK, ESQ, 215 PINE STREET, STE 200, HARRISBURG, PA 17101-1318  
3990391 +HUD/FHA, PO BOX 8079, PHILADELPHIA, PA 19101-8079  
3990393 +IVY L DRUM TAX COLLECTOR, 525 W 5TH ST, WILLIAMSTOWN, PA 17098-9541  
3990394 KERWIN & KERWIN, JOSEPH D KERWIN ESQ, 4245 ROUTE 209, ELIZABETHVILLE, PA 17023  
3990396 +P. SCOTT LOWERY, PC, 4500 CHERRY CREEK DRIVE SOUTH, STE 700, DENVER, CO 80246-1534  
3990397 PP&L, ATTN: BANKRUPTCY DEPT, 827 HAUSMAN ROAD, ALLENTOWN PA 18104-9392  
3990399 +SUSQUEHANNA BANK OF PA, 9 E MAIN ST, LITITZ, PA 17543-1926  
4078138 #+Susquehanna Bank, PO Box 639, Maugansville, MD 21767-0639  
3990402 +WILLIAMSTOWN WATER AUTHORITY, 200 S WEST STREET, PO BOX 32, WILLIAMSTOWN, PA 17098-0032

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: AIS.COM Sep 19 2016 19:13:00 Midland Funding LLC by American InfoSource LP as a,  
PO Box 4457, Houston, TX 77210-4457  
cr +EDI: PRA.COM Sep 19 2016 19:13:00 PRA Receivables Management LLC, PO Box 41067,  
Norfolk, VA 23541-1067  
cr EDI: RECOVERYCORP.COM Sep 19 2016 19:13:00 Recovery Management Systems Corporation,  
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
3990367 +EDI: ALLIANCEONE.COM Sep 19 2016 19:13:00 ALLIANCE ONE, 4850 STREET RD SUITE 300,  
TREVISO, PA 19053-6643  
4034817 +EDI: BANKAMER.COM Sep 19 2016 19:13:00 BANK OF AMERICA, N.A., Et al,  
BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE, PLANO, TX 75024-4100  
3990373 +E-mail/Text: notices@burt-law.com Sep 19 2016 19:16:24 BURTON NEIL & ASSOC PC,  
1060 ANDREW DR STE 170, WEST CHESTER, PA 19380-5600  
3990375 +EDI: STFC.COM Sep 19 2016 19:13:00 CACH, LLC, 4340 S MONACO STREET UNIT 2,  
DENVER, CO 80237-3581  
3990376 +E-mail/Text: dehartstaff@pamd13trustee.com Sep 19 2016 19:16:20 CHARLES J DEHART, III, ESQ.,  
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625  
3990377 +EDI: CHASE.COM Sep 19 2016 19:13:00 CHASE, ACCOUNT INQUIRIES, PO BOX 15298,  
WILMINGTON, DE 19850-5298  
3990378 +EDI: CITICORP.COM Sep 19 2016 19:13:00 CITIBANK SOUTH DAKOTA NA, 701 E 60TH ST N,  
SIOUX FALLS, SD 57104-0493  
3990379 +EDI: CITICORP.COM Sep 19 2016 19:13:00 CITICORP CREDIT SERVICES BK NOTICE, PO BOX 20507,  
KANSAS CITY, MO 64195-0507  
3990382 EDI: CREDPROT.COM Sep 19 2016 19:13:00 CRD PRT ASSO, ONE GALLERIA TOWER,  
DALLAS, TX 75240  
4019103 EDI: CHASE.COM Sep 19 2016 19:13:00 Chase Bank USA, N.A., PO Box 15145,  
Wilmington, DE 19850-5145  
3990385 EDI: DIRECTV.COM Sep 19 2016 19:13:00 DIRECTV, INC, BANKRUPTCY CLAIMS, PO BOX 70014,  
BOISE, ID, 83707-0114  
4019844 EDI: RECOVERYCORP.COM Sep 19 2016 19:13:00 Equable Ascent Financial, LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
3990388 EDI: RMSC.COM Sep 19 2016 19:13:00 GECRB/GAP, PO Box 965005, Orlando, FL 32896-5005  
4019875 EDI: RECOVERYCORP.COM Sep 19 2016 19:13:00 Granite Recovery LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
3990390 EDI: HPC.COM Sep 19 2016 19:13:00 HSBC/BOSCOV BILLING, C/O HSBC BOSCOVS, PO BOX 5226,  
CAROL STREAM, IL 60197-5226  
3990392 EDI: IRS.COM Sep 19 2016 19:13:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
3990395 +EDI: RESURGENT.COM Sep 19 2016 19:13:00 LVNV FUNDING, PO BOX 10584,  
GREENVILLE, SC 29603-0584  
4236788 EDI: AIS.COM Sep 19 2016 19:13:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457  
4014808 +EDI: OPHSUBSID.COM Sep 19 2016 19:13:00 OAK HARBOR CAPITAL III, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4078294 EDI: PRA.COM Sep 19 2016 19:13:00 Portfolio Recovery Associates, LLC, PO Box 41067,  
Norfolk VA 23541  
4050316 EDI: PRA.COM Sep 19 2016 19:13:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
3999685 EDI: Q3G.COM Sep 19 2016 19:13:00 Quantum3 Group LLC as agent for World Financial Ne,  
World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788  
4000995 EDI: RECOVERYCORP.COM Sep 19 2016 19:13:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

3990398 +EDI: SEARS.COM Sep 19 2016 19:13:00 SEARS/CBNA, 8725 W SAHARA AVE,  
THE LAKES, NV 89163-0001  
3990400 +EDI: WFNNB.COM Sep 19 2016 19:13:00 WFNNB/FASHBUG, 4590 E BROAD STREET,  
COLUMBUS, OH 43213-1301  
3990401 +EDI: WFNNB.COM Sep 19 2016 19:13:00 WFNNB/VCFURN/RT, PO BOX 182273,  
WF COLUMBUS, OH 43218-2273

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4254378\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,  
Houston, TX 77210-4457  
4064833\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk VA 23541)  
4064834\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk VA 23541)  
cr ###Andrea Harris, 407 Elizabeth Street, Williamstown, PA 17098-1306  
3990369 ###ANDREA M HARRIS, 407 ELIZABETH STREET, WILLIAMSTOWN, PA 17098-1306  
4061837 ###Andrea M. Harris, C/O Heather E. Verchick, Esq., Andreozzi & Assoc. PC,  
215 Pine St., Ste. 200, Harrisburg, PA 17101-1318  
3990372 ###BUDZIK & DYNIA, LLC, ATTORNEYS AT LAW, 4849 N MILWAUKEE AVE, STE 801,  
CHICAGO, IL 60630-2680  
3990386 ###FREDERICK J HANNA & ASSOC PC, 1427 ROSWELL ROAD, MARIETTA, GA 30062-3668

TOTALS: 0, \* 3, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 21, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2016 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Dorothy L Mott on behalf of Debtor Michael Scott Harris, Sr DorieMott@aol.com,  
KaraGendronECF@gmail.com;kristinkmessneresquire@msn.com;doriemott01@yahoo.com;bethsnyderecef@gmail.com  
Heather Elizabeth Verchick on behalf of Creditor Andrea Harris heather@midstatelaw.com  
Joseph P Schalk on behalf of Creditor Bank of America, N.A. pamb@fedpne.com  
Joshua I Goldman on behalf of Creditor Bank of America, N.A. bkggroup@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, et. al.  
bkggroup@kmlawgroup.com, bkggroup@kmlawgroup.com  
Kara Katherine Gendron on behalf of Debtor Michael Scott Harris, Sr karagendronecf@gmail.com,  
doriemott@aol.com;doriemott01@yahoo.com;bethsnyderecef@gmail.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1                    **Michael Scott Harris Sr**  
First Name    Middle Name    Last Name  
Debtor 2  
(Spouse, if filing)    First Name    Middle Name    Last Name  
United States Bankruptcy Court    **Middle District of Pennsylvania**  
Case number:    **1:11-bk-07902-MDF**

Social Security number or ITIN    **xxx-xx-2569**  
EIN    \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN    \_\_\_\_-\_\_\_\_-\_\_\_\_  
EIN    \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Scott Harris Sr  
aka Michael Scott Harris

By the  
court:



September 19, 2016

Honorable Mary D. France  
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**